

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Ronald Keith Monroe and Katie Daye Monroe

S.S. Nos.: xxx-xx-8191 and xxx-xx-1065

Mailing Address: 2905 Dearborn Drive, Durham, NC 27704-

Case No. 10-80259

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on February 14, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 9, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtors

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (EASTERN DISTRICT - RALEIGH DIVISION)				Date: 2/10/11			
				Lastname-SS#: Monroe-8191			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN							
Retain	Creditor Name	Sch D #	Description of Collateral				
	Durham County Tax Collector	2					
SURRENDER COLLATERAL							
Creditor Name		Description of Collateral					
REJECTED EXECUTORY CONTRACTS/LEASES							
Creditor Name		Description of Collateral					
T-Mobile		Cell Phone Service Contract					
ARREARAGE CLAIMS ON RETAINED COLLATERAL							
Retain	Creditor Name	Sch D #	Arrearage Amount				
	Durham County Tax Collector	2					
	Fifth Third Bank	4	\$6,136				
LTD - DOT on PRINCIPAL RESIDENCE / OTHER REAL PROPERTY							
Retain	Creditor Name	Sch D #	Mortgage Payment	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Fifth Third Bank	4	\$994	T'ee	n/a	\$994	
				T'ee	n/a		
				T'ee	n/a		
SED - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral)							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Santander	5	\$8,875	T'ee	\$89	\$193	2005 Ford Crown Victoria
				T'ee			
				T'ee			
SID - SECURED DEBTS & 910 CLAIMS (Pay 100%)							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo	6	\$18,740	T'ee	\$187	\$408	2004 Infiniti G35X
	Citifinancial	1	\$8,411	T'ee	\$84	\$183	1995 Lincoln Towncar
				T'ee			
				T'ee			
ATTORNEY FEES (Unpaid Part)							
Law Offices of John T. Orcutt, P.C.			Amount \$2,800				
SECURED TAXES			Secured Amount				
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS			Amount				
IRS Taxes			\$4,346				
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
COSIGN PROTECT (Pay 100%)			Int. %	Pay off Amount			
All 'Co-Sign Protect Debts (See***)							
GENERAL NON-PRIORITY UNSECURED			Amount to Pay*				
DMI = \$1,349			\$5,535				
PROPOSED CHAPTER 13 PLAN							
\$ 2276 /month for 55 months, then \$ N/A /month for N/A months.**							
Definitions							
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Required monthly 'Adequate Protection' payment							
* = Minimum of DMI x ACP, minus all co-sign protect debt.							
** = Plan duration is subject to "Duration of Chapter 13 Plan" provision.							
*** Co-sign protect on all debts so designated on filed schedules D, E and F							
Final_Logan (rev 11/25/08) © Copyright by John T. Orcutt (Page 4 of 4)							
Other Miscellaneous Provisions							
Other Miscellaneous Provisions: Plan to allow for 3 "waivers" upon request.							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Frontier
PO Box 6000
Hayden, ID 83835-2009

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

American General Finance
3808 Guess Road
Suite D
Durham, NC 27705-1550

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Cash America
1600 W. 17th Street
Fort Worth, TX 76102

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Citibank South Dakota, N.A.
Post Office Box 6497
Sioux Falls, SD 57117-6283

NC State Employees
900 Wade Ave
P.O. Box 25279
Raleigh, NC 27611

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Citifinancial
Hwy 54 Bypass Ste H
Carrboro, NC 27510-1597

Santander Consumer
Attn: Bankruptcy Department
Post Office Box 560284
Dallas, TX 75356-0284

Experian
P.O. Box 2002
Allen, TX 75013-2002

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

T-Mobile**
Bankruptcy Department
Post Office Box 37380
Albuquerque, NM 87176-7380

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Federal Housing Authority**
Department of HUD
1500-401 Pine Croft Road
Greensboro, NC 27407

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Fifth Third Bank
38 Fountain Square
Maildrop 1M0C2N
Cincinnati, OH 45263

Wells Fargo Dealer Services
Post Office Box 25341
Santa Ana, CA 92799-5341

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Fresh Start
4350 Salish Drive, Suite 100
Vancouver, BC V6N3M7